

Form B18

United States Bankruptcy Court

District of South Dakota

In re:

Colleen A. Carman
SSN/ITIN xxx-xx-5405
aka Tharnish

Brian A. Carman
SSN/ITIN xxx-xx-3787

Case Number 09-10226

Chapter 7

ORDER DISCHARGING DEBTOR(S)

It appearing Debtor(s) is(are) entitled to a discharge,

IT IS HEREBY ORDERED that Debtor(s) is(are) granted a discharge under 11 U.S.C. § 727.

So ordered on January 20, 2010 .

BY THE COURT:

A handwritten signature in blue ink, appearing to read "Charles L. Nail, Jr.", is written over a yellow rectangular highlight.

Charles L. Nail, Jr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That Are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That Are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICEDistrict/off: 0869-1
Case: 09-10226User: bdool
Form ID: bl8Page 1 of 1
Total Noticed: 16

Date Rcvd: Jan 20, 2010

The following entities were noticed by first class mail on Jan 22, 2010.

db/db +Colleen A. Carman, Brian A. Carman, 2304 South Highway 281, Aberdeen, SD 57401-8701
 cr +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
 Tucson, AZ 85712-1083
 957477 AAA Collections, PO Box 881, Sioux Falls, SD 57101-0881
 957474 Avera St. Lukes, PO Box 4450, Aberdeen, SD 57402-4450
 957468 Citi, PO Box 183113, Columbus, OH 43218-3113
 957478 +Gentry Finance, 418 S. Main St., Aberdeen, SD 57401-4127
 957480 +Northern Plains Psych., 405 8th Ave NW, Aberdeen, SD 57401-2762
 957476 +Sanford Health, PO Box 5074, Sioux Falls, SD 57117-5074
 957479 +Surety Finance, 1714 6th Ave. SE, Aberdeen, SD 57401-6430
 957475 University of MN, PO Box 86, Minneapolis, MN 55486-1562

The following entities were noticed by electronic transmission on Jan 20, 2010.

cr +EDI: BASSASSOC.COM Jan 20 2010 17:53:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
 957481 +E-mail/Text: abdsurg@nvc.net Aberdeen Surgical Assoc.,
 310 S. Penn St., Suite 201, Aberdeen, SD 57401-4553
 957471 EDI: DISCOVER.COM Jan 20 2010 17:53:00 Discover Card, PO Box 6103,
 Carol Stream, IL 60197-6103
 957473 EDI: RMSC.COM Jan 20 2010 17:53:00 JC Penneys, PO Box 981131, El Paso, TX 79998-1131
 957470 EDI: HFC.COM Jan 20 2010 17:53:00 Menards, PO Box 15521, Wilmington, DE 19850-5521
 957469 EDI: HFC.COM Jan 20 2010 17:53:00 Orchard Bank, PO Box 80084, Salinas, CA 93912-0084
 957472 EDI: RMSC.COM Jan 20 2010 17:53:00 Walmart Card, 702 SW 8th St.,
 Bentonville, AR 72716-8611

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2010

Signature:

